



Reduce operational complexity

750 million+
transactions per month

- 74% market share* in India
- Trusted by 30+ large banks
- Partner for largest bank in India
- PA-DSS 3.0 Certified

Partner with the market leader for enterprise wide, comprehensive reconciliation services

Rapid growth in the electronic payment channels poses several challenges such as handling diverse types of reconciliations, fluctuating volumes and time-bound dispute resolution escalating resource requirement and costs. These challenges call for a **robust reconciliation environment**. Transactions get registered at several entities such as terminals, acquirers, issuers, interchanges and hosts. **Timely transaction reconciliation** ensures proper accounting, settlement and dispute resolution.

FSS' comprehensive **multi-level reconciliation** services efficiently manage reconciliation for all types of electronic payment transactions. Our services reduce time and cost in overcoming challenges in reconciliation and settlement with multiple network connections. **FSS offers value by ensuring seamless delivery excellence with cost efficiency.**

Service Highlights

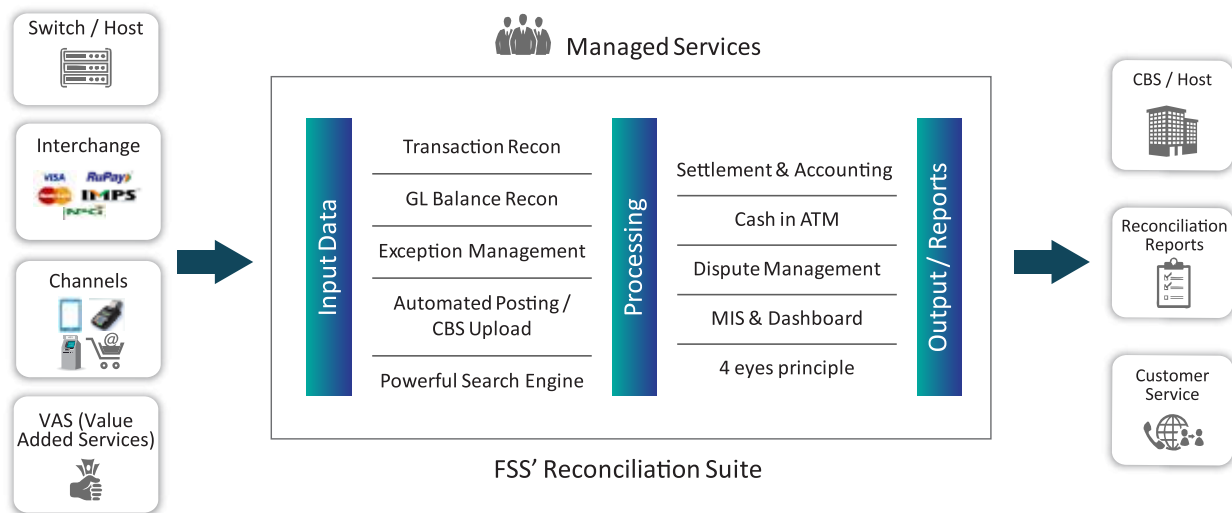
- ✓ **End-to-end reconciliation solution** for all electronic payment transactions for banks and financial institutions under a single system
- ✓ **Multi-way transaction reconciliation** with inputs from host/Switch/Interchange/ATM/EJ
- ✓ Reconciliation of **cash in ATM/BNA/re-cycler** with Switch /GL balances
- ✓ Chargeback and **dispute management** services and exception identification and analysis for timely closure
- ✓ **Automated mapping** of general ledger account codes and generation of files for posting in core banking system
- ✓ Computation of **complex fees/charges** for issuer and acquirer transaction received from interchange

Business Benefits

- ✓ **Domain expertise:** Accurate and timely reconciliation by our experienced and skilled domain experts
- ✓ **Improved Business Performance:** Fully-integrated platform supports to deliver efficient reconciliation services thereby improving business performance
- ✓ **Risk mitigation:** Reconciliation to identify and resolve exceptions proactively to reduce dispute and minimize risk significantly
- ✓ **Enhanced security:** Our best-in-class security standards and processes ensure robust data security
- ✓ **Reduced total cost of ownership:** Our pay-per-use model reduces capital expenditure for the client and provides flexibility to support business scalability requirements

*Note: Market share based on volumes as per RBI data – Bank wise ATM/POS/Card Statistics – Oct, 2016

FSS Reconciliation Services



**FSSNeT
Advantage**

26 years payments
domain experience

Leading edge
technology products

World class payment
processing infrastructure

Quality leadership for
delivery excellence

Pay per
use model

About FSS

FSS is a payments technology leader. The company powers the payments initiatives of leading banks, financial institutions, processors, merchants, governments, corporates and regulatory bodies across the globe covering both retail and wholesale business segments. The company's end to end payments footprint spans across retail delivery channels such as ATM, POS, cards, mobile and internet as well as wholesale channels like mandate management and payment hub. FSS today has a worldwide presence and delivers business value to its clients via a diversified portfolio of software products, hosted payment services and software services.

For more information on our services please email us at : info@fsstech.com | www.fsstech.com

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FSS
POWERING
PAYMENTS